

EXHIBIT 20

*INDIVIDUAL**LIFE INSURANCE*

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C") collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$3539.18 ("Monthly Payment")
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$181,900.00;
 - the Cash Rebate Option in the amount of \$21,715.82; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$192,757.91 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 20th day of February, 2007

Individual Assurance Co dba Life, Health & Accident

("Customer")

By: Jadeen Keuka
Title: Vice President - HR

Add.:

C, S, Z: ,

("Customer's Place of Business")

Phone: _____

Fax: _____

E-mail: _____

EXHIBIT 21

Words Mail

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement") under which 3Com, or its authorized partners shall provide, maintain and support all of Customer's eligible Public Access Services as identified in the 3Com Power of \$Zero Services Schedule (Schedule A), and in accordance with the 3Com Power of \$Zero Service Level Agreement (Schedule B) and the 3Com Power of \$Zero Additional Terms (Schedule C) collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement (Funding Agreement) under which Customer shall obtain its selected 3Com Technologies (Equipment) and other value options as identified below. This Agreement and the Terms which are incorporated herein by reference constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$390.52 ("Monthly Payment")
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$10,825.00;
 - the Cash Rebate Option in the amount of \$3,364.47; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$12,507.23 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 20 day of June, 2007

Words Mail Service of Texas

(Customer)

By: Karl Word

Title: Owner

Add.: 405 N. Adams St.

C, S, Z: Houston, TX 77011

("Customer's Place of Business")

Phone: 713-526-8381

Fax: 713-522-2621

E-mail: KWord@yahoo.com

EXHIBIT 22

3C
3COM
POWER OF ZERO

Done As: -3 Com

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of SZero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of SZero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of SZero Service Level Agreement ("Schedule B") and the 3Com Power of SZero Additional Terms ("Schedule C"), collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is: **\$994.15 ("Monthly Payment")**.
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$23,815.00;
 - the Cash Rebate Option in the amount of \$6,767.37; or

7c6✓ both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$27,198.68 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of SZero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 6th day of March, 2007.

*Locs - 776.12
Funds - 5/23/07*

USA Brokerage, Inc

("Customer")

By:

Title: *State. Regional Dir.*

Add.: 8035 East RL Thornton Fwy, Suite 502

C, S, Z: Dallas, Texas 75228

("Customer's Place of Business")

Phone: *214-328-5900*

Fax: *214-328-5816*

E-mail: *CethridgeUSA@prodigy.net*

EXHIBIT 23

Lord of Streets

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule (Schedule A), and in accordance with the 3Com Power of \$Zero Service Level Agreement (Schedule B) and the 3Com Power of \$Zero Additional Terms ("Schedule C") collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ('Equipment') and other value options as identified below. This Agreement and the Terms which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is: **\$775.86 ("Monthly Payment")**
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$28,145.00;
 - the Cash Rebate Option in the amount of \$6,474.76; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$31,382.38 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 20 day of June, 2007

Lord of the Streets Episcopal Church

("Customer")

By:

Title:

Add.: 3401 Fannin St

C, S, Z: Houston, TX 77004

("Customer's Place of Business")

Phone: 713-526 0311

Fax: 713-520 7689

E-mail: Epalmer@outofthestreets.org

EXHIBIT 24

Tara Energy
3Com
Faster IT. Easier.

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com Power of \$Zero Program Administrator ("3Com POZ PA") and Customer (as defined below) enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com POZ PA shall provide, maintain, and support all of Customer's Public Access Services in accordance with the 3Com Power of \$Zero Service Level Agreement and the Power of \$Zero Additional Terms (the "Terms"). Customer agrees to enter into the Funding or Rental Agreement (the "Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Voice Technology Solutions")

- Customer agrees that the monthly payment obligation associated with the Agreement is: \$4,710.39
- Customer's total monthly payment amount will hereafter include both the Customer's Public Access Services ("PAS") and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$168,870;
 - the Cash Rebate Option in the amount of \$18,255.29; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$177,997.64 (Requires automatic renewal under an equal term on the 36th month following the Effective Date of the Agreement)
- The Equipment Purchase Option at the end of the agreement will be \$4,710.39 payable to 3Com POZ PA in addition to the \$1 purchase option payable to the Funding Source
- The Equipment Purchase Option payable to 3Com POZ PA will be waived if Tara Energy renews this Agreement with a new Funding Agreement
- For further clarification:
 - a By selecting the Equipment (Voice and Data Technologies) Option, Customer has chosen to receive value in the form of a state-of-the-art 3Com Voice and Data Technologies Solution to be delivered as soon as Customer executed Funding Agreement has been accepted. During the last year of the Agreement (approaching the 36th month of the Agreement's term), Customer will have the opportunity to renew the Agreement. Customer will have the option to select the Cash Rebate Option, the Equipment (Voice and Data Technologies) Option, or the Equipment (Voice and Data Technologies) & Cash Rebate Option, in which case, Customer will be entitled to the value Customer selects.
 - b The Cash Rebate Option (based on today's funding terms, PAS expenses and selecting 36 month term) would be approximately \$18,255.29. Customer will have the option to select a longer term and receive a larger payment at renewal
- Customer agrees that 3Com POZ PA's acceptance of the Agreement is subject to the Additional Terms, and the acceptance of the Funding Agreement is subject to Customer being credit approved. 3Com Corporation has designated 3Com POZ PA for contracts and overall program administration.
- Customer agrees that it has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, it voluntarily agrees to enter into this Agreement for 36 months

EXECUTED on this 30 day of November, 2006

3Com Power of \$Zero Program Administrator

Customer

By: F. Davis Dawson, President
 Add: 1010 North San Jacinto, Houston, Texas 77002
 Phone: 713-228-9928
 Fax: 713-237-1118
 E-mail: support@3com-poz.com

By: MOHSEN HASSAN
 Add: 5373 W. ALABAMA STE 415
 Phone: 713-830-1019
 Fax: 281-754-9613
 E-mail: mhassan@tarenergy.com

EXHIBIT 25

West Georgia Family



3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C"), collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is: _____ ("Monthly Payment").
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):

_____ the Equipment Option with a value of \$246,100;

_____ the Cash Rebate Option in the amount of \$34,595.74; or

both the Equipment Option and one-half of the Cash Rebate Option
in the amount of \$263,397.87 (Requires automatic renewal under an equal term on the 60th month
following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

EXECUTED on this 9th day of Feb, 2007.

West Georgia Family Medicine

By: Sharon Cooper
 Title: Executive Director
 Add.: 205 Dallas Hwy
 C, S, Z: Villa Rica, GA 30180
 ("Customer's Place of Business")
 Phone: 770-459-4411
 Fax: 770-459-3525
 E-mail: scoper@westgeorgiafamily.com

EXHIBIT 26

Loyce Winsor Cole
William Cole, Inc.



3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C"), collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is: \$916.61 (Monthly Payment)
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):

the Equipment Option with a value of \$25,980;

the Cash Rebate Option in the amount of \$5,731.04; or

both the Equipment Option and one-half of the Cash Rebate Option
in the amount of \$28,845.52 (Requires automatic renewal under an equal term on the 60th month
following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 40 months

EXECUTED on this 27 day of February, 2007

William Cole Inc.

("Customer")

By:

Title

Add:

C S, Z:

("Customer's Place of Business")

Phone: (281) 580-2085

Fax: (281) 580-2095

E-mail: scléments@williamcoleinc.com

EXHIBIT 27

Absolute Best Care

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement") under which 3Com, or its authorized partners shall provide, maintain, and support all of Customer's eligible Public Access Services as identified in the 3Com Power of \$Zero Services Schedule (Schedule A), and in accordance with the 3Com Power of \$Zero Service Level Agreement (Schedule B) and the 3Com Power of \$Zero Additional Terms (Schedule C), collectively referred to as the "Terms." Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$1,461.88 (Monthly Payment)
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$86,600.00;

the Cash Rebate Option in the amount of \$10,147.31; or

both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$91,673.65 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation and Customer executed Funding Agreement
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months

Executed on this 27 day of March, 2007

Absolute Best Care Home Health

(Customer')

By:

Title:

Add:

C S Z: Houston TX 77043

(Customer's Place of Business)

Phone: 713 467 6744

Fax: 713 490 7262

E-mail: WSTRAUS@ABC.HH.COM

EXHIBIT 28

Southern Patio**3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT**

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C"), collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is: **\$3,136.69**
\$2,857.65 ("Monthly Payment").
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$130,540.00;
 - the Cash Rebate Option in the amount of \$23,004.94; or

 both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$142,042.47
(Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 2 day of March, 2007.

Southern Patio

("Customer")

By:

Kent

Title: V.F. Fazio

Add.: 4400 Commerce Circle

C, S, Z: atlanta, ga 30336

("Customer's Place of Business")

Phone: 404-505-5900

Fax: 404-505-5925

E-mail: Kent@so-south.com

[Close Window](#)

EXHIBIT 29

B&J
3COM

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement ("the Agreement"), under which 3Com will, for a term of 72 months, provide Customer with certain services and support all of Customer's eligible Public Access Services as identified in the 3Com Power of \$Zero Services Schedule B (Article 5, Schedule A), and in accordance with the 3Com Power of \$Zero Service Level Agreement (Article 6) and the 3Com Power of \$Zero Additional Terms (Schedule C), collectively referred to as the "Terms". Customer further agrees to enter into a 72 month designated Financing or Rental Agreement ("Funding Agreement") under which Customer shall obtain its base 3Com Telecommunications Equipment and other value options as described below. This Agreement and the Terms, which are now provided herein by reference, constitute the entire understanding here between the parties and supersede any prior agreements or understandings.

*✓ \$34,069.82
1/20/07
(349.13)*

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
("Monthly Payment").
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$30,310.00;
 - the Cash Rebate Option in the amount of \$7,519.64; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$34,069.82 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 21 day of February, 2007.

Greater Birmingham Assn of Builders

("Customer")

By: LeAnn Howell
Title: Financial Adminis. Director

Add.: 100 Osce Circle
U. S. Birmingham Alabama 35211
Customer's Place of Business

Phone: 205-942-2000 ext 303
Fax: 205-942-2003

E-mail: gahnhb@gbabb.com

EXHIBIT 30



Hawkeye

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C"), collectively referred to as the "Terms". Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$3,656.48 ("Monthly Payment").
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$112,580.00;
 - the Cash Rebate Option in the amount of \$32,032.85; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$128,596.43 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)

- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 8th day of MARCH, 2007.

(Signature: 2835.48)

Hawkeye Insurance

("Customer")

By:

Title: PRESIDENT

Add.:

C, S, Z: Carrollton, Tx 75006

("Customer's Place of Business")

Phone: _____

Fax: _____

E-mail: _____

EXHIBIT 31

Drake

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the 'Agreement'), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ('Schedule A'), and in accordance with the 3Com Power of \$Zero Service Level Agreement ('Schedule B') and the 3Com Power of \$Zero Additional Terms ('Schedule C'), collectively referred to as the 'Terms'. Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ('Funding Agreement'), under which Customer shall obtain its selected 3Com Technologies ('Equipment') and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$298.00 ("Monthly Payment").
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$58,455.00;
 - the Cash Rebate Option in the amount of \$6,122.16; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$61,516.08 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 24 months
60 mos

Executed on this 27 day of Feb, 2007

Lease - 998.00

Drake Interiors

("Customer")

By:

Title:

Add: 2205 Hurst

C, S, Z: Houston, TX 77092

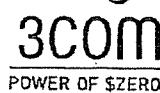
("Customer's Place of Business")

Phone: 713-956-4595

Fax: 713-956-4596

E-mail: frank.henry@DRAKEINT.COM

EXHIBIT 32

KCOH Radio On

3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the 'Agreement'), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ('Schedule C"), collectively referred to as the 'Terms'. Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ('Funding Agreement'), under which Customer shall obtain its selected 3Com Technologies ('Equipment') and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:
\$1388 ("Monthly Payment")
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):
 - the Equipment Option with a value of \$25,980.00;
 - the Cash Rebate Option in the amount of \$9,388.62; or
 - both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$30,674.31 (Requires automatic renewal under an equal term on the 60th month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 18 day of March, 2007

663.28
FDDSC-
663.28

KCOH Radio CP4INF0123

("Customer")

By: Huba Petryas
Title: Exec V.P./Dir. Mgr.

Add: 5011 Almeda Rd

C, S, Z: Houston, TX 77004

("Customer's Place of Business")

Phone: (713) 522-1061

Fax: (713) 521-0769

E-mail: Huba.Petryas@KCOHRADIO.COM

EXHIBIT 33

REDACTED

"Dave Dawson"
<ddawson@capital4
.com>

09/29/2007 09:37
AM

To
Dean Whitehouse/US/3Com@3Com, Bob
Dechant/US/3Com@3Com, Larry
Langmore/US/3Com@3Com,
<gmurray@capital4.com>, "'Don P
Baker'" <dpbaker@capital4.com>,
<jtipton@hawkeyeins.com>, "'Rick
Gutierrez'"
<rgutierrez@capital4.com>, "'Dave
Casale'" <dcasale@capital4.com>,
<jstiegemeier@capital4.com>, "'Ish
Villa Lobos'" <ish@capital4.com>,
<onebilld@yahoo.com>

cc

Glenn Ewing/US/3Com@3Com

Subject:
FW: Time-Warner bill not paid for 3
months - disconnect 9/30/07

Mr. Tipton,

We sincerely apologize for the confusion and concern. In reviewing your specific account situation, the contract is one between 3Com and Hawkeye directly. 3Com is required to fulfill the obligation and, except for after hours access problems, will work directly with you to.

It would be my recommendation, in order to ensure that no interruption occurs from Time Warner, and if you do NOT hear back from 3Com today, that you pay Time Warner directly and immediately forward payment information to 3Com for reimbursement and an ongoing support plan that keeps you protected and whole.

We will provide support and information to assist you, to the extent we can.

Sincerely,

Dave Dawson

Joe Tipton <jtipton@hawkeyeins.com> wrote:

Subject: Time-Warner bill not paid for 3 months - disconnect 9/30/07
Date: Fri, 28 Sep 2007 15:48:29 -0500
From: "Joe Tipton" <jtipton@hawkeyeins.com>
To: "Robert Ardolino" <rardolino@capital4.com>, "Rick Gutierrez"
<rgutierrez@capital4.com>, <dpbaker@capital4.com>, <dwhitehouse@3com.com>, <bdechant@
3com.com>
CC: "Bill Davis" <onebilld@yahoo.com>,
"Gary Murray" <gmurray@capital4.com>,
"Chris Tipton" <ctipton@hawkeyeins.com>

Gentlemen:

On Wednesday, September 26, 2007, at 2:03 PM, I received an email fro Robert Ardolino -
Subject: Capital4 Letter sent to our clients.

The letter says: "Your current service providers and leasing companies have been notified by Capital4 and will be contacting you to assist in establishing a direct relationship."

Our situation may be different than your other customers in that our installation is not complete. most of the equipment has been installed, but the system itself is not fully functional, even after more than 5 months of installation.

Our sales system is a Point-of-Sale system and if it is not functional, there are no sales. our customers go elsewhere. We lose a minimum of \$50,000 per hour when our producers cannot contact us by phone or internet. As indicated in previous correspondence, our actual damages due to improper installation and service are now in excess of \$400,000. Further damage due to service failure may well affect us to the point that we cannot sustain our business.

The letter says our providers will contact us. but after 48 hours they still have not. AND WE DON'T EVEN KNOW WHO THEY ARE OR HOW TO CONTACT THEM.

We do not this. Part of our service is still on Time-Warner under our old contract. We agreed to pay a penalty for early cancellation, but the contract expires in November, and yet we are still on their system.

At your instructions we stopped paying Time-Warner and signed a document authorizing them to look to you for payment, at which time we stopped receiving bills from them.

Time-Warner informs us that you have not paid their bill for 3 months and that THEY WILL DISCONNECT OUR SERVICE AS OF 9/30 IF WE DO NOT PAY THEM \$3,500 DIRECTLY.

We cannot afford to lose Time-Warner as a provider. If do not hear from you by 5:00 PM today, I will instruct my accounting department to pay Time-Warner directly. I'm sure someone within your organization knows the significance of that. this could quickly move from a civil, financial issue to one of conversion of fiduciary funds.

I really need to hear from someone.

Dean Whitehouse, Sr. Corporate Counsel or Bob Dechant

Joe W. Tipton

President

Hawkeye Insurance

P.O. Box 703307

Dallas, TX 75370-3307

(972) 478-5656

Fax (972) 512-1072

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Thank you.

Yahoo! oneSearch: Finally,
<
http://us.rd.yahoo.com/evt=48252/*http:/mobile.yahoo.com/mobileweb/onesearch?refer=1ONXIC> mobile search that gives answers, not web links.

Ish Villa-Lobos | Chairman | Direct: 713-574-9444 | mobil: 713-225-1111

ish@capital4.com

[attachment "C.htm" deleted by Dean Whitehouse/US/3Com] [attachment "CSA.pdf" deleted by Dean Whitehouse/US/3Com] [attachment "Time Warner Original Bill.pdf" deleted by Dean Whitehouse/US/3Com]

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EXHIBIT 34

THE HUGHES LAW FIRM

A PROFESSIONAL CORPORATION

BOARD CERTIFIED
CONSUMER AND COMMERCIAL LAW
TEXAS BOARD OF LEGAL SPECIALIZATION

18 September 2007

Mr. Dean Whitehouse
Senior Corporate Counsel
3Com Corporation
350 Campus Drive
Marlborough, MA 01752-3064

Re: Operations Agreement dated November 10, 2006 between Capital 4, Inc.
and 3Com Corporation ("Operations Agreement")

License Agreement dated November 10, 2006 between Capital 4, Inc. and
3Com Corporation ("License Agreement")

Dear Dean:

This firm represents Capital 4, Inc. in connection with its claims against 3Com arising out of the parties' business relationship and the specific requirements of the Operations Agreement and License Agreement. All further communications regarding this matter should be directed solely to the undersigned.

Over the last few years, Capital 4 and 3Com have worked together to promote the Power of \$Zero™ Solution, a unique sales model which allows a customer to maintain its existing dial tone/data monthly expense, while simultaneously benefiting from the installation of a new 3Com voice technology solution. Utilizing this sales model, Capital 4 and other 3Com Value Added Resellers ("VARs") have sold hundreds of 3Com phone systems to customers who have each relied upon the program's "3Com" branding (specifically authorized by 3Com) in entering into the various contractual and business relationships. During this period, 3Com has benefited by both learning how to use the sales model in order to increase its equipment sales, and by the profits attributable to the actual volume of equipment sold and installed by 3Com VARs.

Mr. Dean Whitehouse
18 September 2007
Page 2

Following the previously executed Strategic Alliance Agreement and Rules of Engagement Addendum between 3Com and Capital 4 (which *required* that Capital 4 use only 3Com equipment in Power of \$Zero™ customer installations), in November of 2006, 3Com and Capital 4 executed the Operations Agreement and the License Agreement. Under those agreements, 3Com obtained a license to use the sales model, and positioned itself to deploy the Power of \$Zero™ Solution throughout 3Com's entire VAR channel. In connection with these agreements, 3Com acquired the right to identify and contract its own funding source (Huntington), dial tone/data providers (Bandwidth), and other, to-be-outsourced, billing, credit, collection, and customer service vendors. In other words, 3Com assumed the responsibility to do everything in connection with the program, and Capital 4 agreed only to receive a licensing fee for having provided 3Com with the unique sales model.

Prior to executing these agreements, 3Com was afforded ample opportunity to conduct due diligence concerning Capital 4. In addition to the cumulative experiences during the lengthy history between the two companies, Capital 4 provided its audited financial statements, and 3Com personnel were given access to detailed information concerning the company's operations and the entire Power of \$Zero™ customer portfolio. Having concluded this due diligence, 3Com not only entered the agreements, but, based upon the "scalability" of the program, and its plan for the nationwide launch, agreed to advance \$5mm in licensing fees, in order to obtain an across-the-board reduction to the percentage to be paid to Capital 4 on each transaction.

In relative size and worth, Capital 4 is dwarfed by 3Com. Critical to the concept of licensing and scaling the Power of \$Zero™ Solution was the notion that efforts must be made to fully protect all existing and prospective Power of \$Zero™ Customers. In a nutshell, if Capital 4 was, for whatever reason, unable to survive, 3Com and Capital 4 would establish a mechanism "the Go-Dark" provision, by which the customers and VARs who had placed their trust and confidence in the 3Com name would not be left out in the cold. That Go-Dark provision, Section 4.3 of the Operations Agreement, afforded Capital 4 the good conscience of knowing that even if it or the program was ultimately unsuccessful, the customer base could be protected. Their dial tone would never go dead.

By letter dated August 20, 2007, 3Com recognized Capital 4's "financial distress" and that Power of \$Zero™ Customers "were in imminent danger of having their service interrupted." 3Com thereby demanded that "the provisions of Section 4.3.3. of the Agreement be implemented." The Go-Dark provision was invoked.

Mr. Dean Whitehouse
 18 September 2007
 Page 3

In response to 3Com's request that "certain POZ Customer Agreements and the corresponding Public Access Service Agreements and Funding Agreements be immediately assigned to 3Com pursuant to Section 4.3 of the Operations Agreement", Capital 4 immediately provided relevant information for the list of 127 key accounts, previously identified by 3Com. Subsequently, and following the August 21st conference call between the parties, Capital 4 received an additional communication from 3Com demanding, among other things, "formal assignment of the 127 to 3Com for all associated contracts - Cap4 to send notice of assignment to 3Com *today*."

Although 3Com's actions were insufficient to protect the entire customer base, Capital 4 immediately effected the requested assignment as to the 127, providing "formal notice of Capital 4's immediate assignment of all of its rights, duties, and obligations in connection with the customer agreements for the 127 Accounts, including, to the extent applicable, the vendor agreements and funding agreements associated with the 127 Accounts."

Subsequently, 3Com claimed it *had not* invoked the Go Dark, and *was not* bound by the assignment. Nevertheless, Capital 4 continued its efforts to alleviate the ever mounting pressures precipitated by 3Com's dismal failure to execute on the POZ model. Capital 4 continued to negotiate with 3Com, seeking to provide appropriate interim solutions designed to protect the customer base. Ultimately, 3Com abandoned its customers and VARs, cavalierly stating, "Let the chips fall where they may."

Every effort was made by Capital 4, but 3Com remained unconcerned. Apparently 3Com wanted to force Capital 4 into bankruptcy, and was surprised when Capital 4 did not file, because that action, albeit terribly advantageous for 3Com, would not protect the customers' dial tone.

I am in receipt of a copy of Bob Dechant's letter of September 13, 2007, addressed to each of the 3Com VARs. In that letter, 3Com states that Capital 4's financial limitations will "only affect POZ customers with a contractual agreement with Capital 4, . . . and "**does not** affect any POZ Customers with a 3Com POZ Agreement." Moreover, and all the while denying its contractual obligations, 3Com claims "an interest in protecting its hardware and software customers." Despite these totally self-serving statements, 3Com has done absolutely nothing (other than Mr. Dechant telling the VARs to call their customers) to remedy the situation. More than 500 Power of \$Zero™ Customers - each with a 3Com telephone sitting on his desk - face the potential disaster of picking up that phone, and hearing absolute silence.

I am also in receipt of Larry Langmore's e-mail dated September 18, 2007 - "critical info request" - asking that Capital 4 provide all sorts of information, presumably so 3Com can continue to dick around, contemplating what it may or may not do for these customers.

Mr. Dean Whitehouse
18 September 2007
Page 4

There is no more time. Over the last two months, while 3Com was attempting to force Capital 4 into bankruptcy, 3Com remained keenly aware of Capital 4's day-by-day, hour-by hour management of the dial tone vendor payables. Now, after time has run out; after payrolls have been missed; after employees have lost their jobs; when dial tone vendors are at their final limits; when the lending community is working its hardest to head off a huge disaster; when there is no staff to provide the information being requested; and when **EVERYONE EXCEPT 3COM IS DOING EVERYTHING THEY CAN TO PROTECT THE CUSTOMERS**, 3Com has the nerve to say, "Let us take another look, and we will cherry pick the customers as we see fit."

Dean, does 3Com really want to do something?

Send money.

Now.

No blame. No admissions. All funds advanced to be fully reconciled at some later date - all subject to the final scrutiny of the lenders, the dial tone vendors, the customers, and the courts.

Do not let these customers' dial tone go dead.

\$2mm wired by noon on Wednesday, the 19th.

Amegy Bank
ABA Routing Number 113011258
For deposit in "The Hughes Law Firm Trust Account"
Account No. 3161560
Swift Code: SWBKUS44

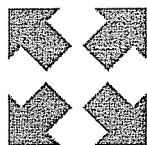
Sincerely,


Simon H. Hughes

SHH/ap

cc: Jean Marc Stiegemeier, CEO Capital 4
Peter Ochroch, General Counsel De Lage Landen Financial Services
All 3Com VARs

EXHIBIT 35



CAPITAL 4, INC.

1010 N. San Jacinto
Houston, TX 77002
Voice: (713) 228-9928 Fax: (713) 237-1118

September 25, 2007

Important Notice:

To our valued customers, spanning some 17 years of dedicated service...

As you know, Capital4 is a 3Com Value Added Reseller, which developed a unique equipment and services offering a few years ago, that strived to lower the customers' implementation costs of our exclusively represented 3Com product line. The solution was coined The Power of \$Zero Solution. Our company grew dramatically as a result of this solution and ultimately inspired the manufacturer, 3Com, to agree to enter into a Licensing arrangement whereby 3Com would bring to bear its substantial resources to provide scalability to our solution across the United States and Worldwide. Growth required capital and infrastructure and it was deemed a better long-term solution to 3Com and Capital4 that the scaling of the solution be placed into the hands of 3Com.

All aspects of the solution were turned over to 3Com, officially, on execution of those agreements November 10, 2006. As part of the negotiations, 3Com invested in Capital4, which was designed to provide Capital4 with a recapitalization that could sustain it during the anticipated ramp up period. Revenues forecasted from 3Com's National rollout were expected to protect our financial position well into the future.

There have always been risks associated with the Power of \$Zero Solution, since, fundamentally, it requires a long term agreement between our customers and Capital4 (or 3Com), in most cases for 72 months. Thus, if something were ever to occur that caused Capital4 to cease doing business, then Capital4's underlying obligations to the customer could be at risk. In anticipation that such an event could occur, our agreement with 3Com included a provision to protect the underlying obligations.

Unfortunately, and while progress has been made in preparation for scale, 3Com's sales under the solution did not materialize as previously forecasted. Capital4 is now unable to continue with its obligations. Capital4 has attempted to work with 3Com over the last 90 days to negotiate an acceptable alternative solution to protect the customers and the Power of \$Zero brand, but is now entangled in dispute over the situation.

Capital4 provided notice to the 3Com Corporation for emergency assistance in conformity with the Power of \$Zero Operations Agreement, which provided for 3Com to protect its interests and those of the customers under predefined terms in the event that Capital4 ever entered a period of temporary or permanent financial duress. It is Capital4's position that 3Com is in breach of our agreement and 3Com remains unwilling to invest further into the program in support of the protective provision.

Capital4 responded to 3Com's position by immediately forming a Lending Committee for intervention in review of the situation and in the hopes that a solution could be achieved.

As of today, September 25th, 2007, Capital4 was notified by the Lending Committee that it could not reach consensus and that there would be no holistic, unified, approach to solving the problem

caused when 3Com reversed its position based on our receipt of their communication as follows:

“...because POZ Customers appear to be in imminent danger of having their Public Access Services terminated, 3Com is hereby demanding that certain POZ Customer Agreements and the corresponding Public Access Service Agreements and Funding Agreements be immediately assigned to 3Com pursuant to Section 4.3 of the Operations Agreement.”\

To date, 3Com has provided protection for approximately 5% of the overall POZ Portfolio. Capital4’s position is that this protection should be extended to all POZ customers, as originally contemplated.

Regrettably, 3Com’s unwillingness to continue to support Capital 4 has resulted in its inability to pay the underlying dial tone service providers and its business future is in jeopardy. This inaction has also forced Capital 4 to terminate its entire staff while it attempts to restructure itself in the hope of continuing business operations.

The impact to you may include some or all of your telecom services (Local, Long Distance, Toll Free, Internet/Data & Cellular), which may be interrupted due to non-payment if corrective action is not taken immediately.

To prevent service interruption, the following process has been established:

1. Your current service providers and leasing companies have been notified by Capital4 and will be contacting you to assist in establishing a direct relationship. All of our current underlying providers are keenly aware of the circumstances and have been very cooperative and flexible. Many of the POZ carriers have agreed to extend to you favorable pricing to minimize the cost impact.
2. If you choose not to continue with the current provider(s), then you must make payment directly to the current provider(s) until you establish new service with alternate providers of your choice. Please make these arrangements with the current provider(s) when you are contacted.
3. If you wish to contact 3Com regarding this matter, contact information follows:
Dean Whitehouse, Sr. Corporate Counsel or Bob Dechant, Exec VP Global Sales

3Com Corporation
508-323-5000

While Capital 4 understands that you will be, among other things, frustrated, disappointed and have many questions, it is our first priority to ensure that interruption of service does not occur. All of us at Capital4 are devastated by the events surrounding this period and sincerely apologize for the inconvenience and expense that may be incurred as you protect your business telephone service from interruption.

If Capital 4 installed your 3Com phone system, you will also need to select a new 3Com partner to service your installed 3Com equipment. A list of certified 3Com partners may be found by accessing 3Com’s web site. www.3com.com

Capital 4 will do its very best to answer your calls, but has very limited resources at this time.

On behalf of all of us, we thank you for the years of service behind us and, with perseverance and determination, our future opportunity to again serve you as our customer.

Very best regards,

Capital4, Inc.